

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: GISLAIN, FREDERICK

§ Case No. 09-45394-JS

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID GROCHOCINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court
219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 02/24/2012 in Courtroom 4016, United States Courthouse, DuPage County Courthouse
505 N. County Farm Road
DuPage, IL 60187.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 01/12/2012 By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: GISLAIN, FREDERICK

§ Case No. 09-45394-JS

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Debtor(s)

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 35,002.08
and approved disbursements of \$ 362.89
leaving a balance on hand of ¹ \$ 34,639.19

Balance on hand: \$ 34,639.19

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 34,639.19

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - DAVID GROCHOCINSKI, TRUSTEE	4,250.18	0.00	4,250.18
Trustee, Expenses - DAVID GROCHOCINSKI, TRUSTEE	210.00	0.00	210.00
Attorney for Trustee, Fees - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	3,295.00	0.00	3,295.00
Attorney for Trustee, Expenses - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	116.21	0.00	116.21
Accountant for Trustee, Fees - SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC	1,035.00	0.00	1,035.00

Total to be paid for chapter 7 administration expenses: \$ 8,906.39

Remaining balance: \$ 25,732.80

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 25,732.80

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 25,732.80

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 67,322.14 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 38.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Chase Bank USA, N.A.	7,602.50	0.00	2,905.91
2	Fia Card Services, NA/Bank of America	28,561.19	0.00	10,916.93
3	Fia Card Services, NA/Bank of America	10,356.46	0.00	3,958.54
4	Fia Card Services, NA/Bank of America	11,922.84	0.00	4,557.26
5	Fia Card Services, NA/Bank of America	8,879.15	0.00	3,393.87

Total to be paid for timely general unsecured claims: \$ 25,732.51

Remaining balance: \$ 0.29

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.29

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.29

Prepared By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Frederick L Gislain
 Debtor

Case No. 09-45394-CD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: bchavez
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 28

Date Rcvd: Jan 13, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2012.

db #+Frederick L Gislain, 310 W. Martin Ave, Apt. 120, Naperville, IL 60540-6543
 aty +Grochocinski Grochocinski & Lloyd Ltd, 1900 Ravinia Place, Orland Park, IL 60462-3760
 14790047 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701
 14790048 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 14790050 +Blatt, Hasenmiller, Leibsker, Moore, 125 S. Wacker Dr., Ste. 400, Chicago, IL 60606-4440
 14790051 +Bp/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 14790052 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091)
 14790054 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326
 (address filed with court: Chrysler Credit, Po Box 8065, Royal Oak, MI 48068)
 14790053 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 15364920 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14790055 +Citi, Pob 6241, Sioux Falls, SD 57117-6241
 14790057 +CitiBusiness, PO Box 44180, Jacksonville, FL 32231-4180
 14790056 +Citibank, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 14790058 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170
 14790059 +Exxmbcliti, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 14790061 +GMAC, Attention: Bankruptcy Dept., 1100 Virginia Drive, Fort Washington, PA 19034-3204
 14790062 +HSBC, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213
 14790063 +Hsbc/ms, Po Box 3425, Buffalo, NY 14240-3425
 14790064 +Mortgage Lenders Network, P.O Box 20790, Columbus, OH 43220-0790
 14790065 +NCO Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368
 14790067 +Patricia Gislain, 2625 83rd St., Apt. 221, Darien, IL 60561-3304
 14790068 +Shell Oil / Citibank, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
 14790069 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475
 14790070 +Western Fcu, 9323 Bellanca, Los Angeles, CA 90045-4711
 14790071 +Western Fed Credit Uni, 9323 Bellanca, Los Angeles, CA 90045-4711

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15704178 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 14 2012 03:40:57
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809, Oklahoma City, OK 73124-8809
 14790060 +E-mail/PDF: gecsed@recoverycorp.com Jan 14 2012 03:45:09 Gembppbycr, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
 14790066 +E-mail/Text: bankrup@nicor.com Jan 14 2012 02:19:20 Nicor Gas, Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662
 TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14790049 ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: bchavez
Form ID: pdf006

Page 2 of 3
Total Noticed: 28

Date Rcvd: Jan 13, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-1

User: bchavez
Form ID: pdf006

Page 3 of 3
Total Noticed: 28

Date Rcvd: Jan 13, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2012 at the address(es) listed below:

Ariane Holtschlag on behalf of Plaintiff David Grochocinski lawyers@ggl-law.com
David A. Newby on behalf of Defendant Patricia Gislain dnewby@comananderson.com,
kdavis@comananderson.com
David E Grochocinski on behalf of Trustee David Grochocinski lawyers@ggl-law.com,
lawyers@ggl-law.com
David E Grochocinski dgrochocinski@ggl-law.com, IL22@ecfcbis.com
David P Lloyd on behalf of Trustee David Grochocinski dlloyd@ggl-law.com
Michael A Phelps on behalf of Trustee David Grochocinski mphelps@ggl-law.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Zeljko Popovic on behalf of Debtor Frederick Gislain NDILNotices@legalhelpers.com,
Billbusters@bestclientinc.com

TOTAL: 8